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D. P. Roman

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September 15, 2005

FDIC San Francisco Regional Office  
Mr. Johns F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

For four generations now my family has owned and operated a prominent North Texas bank. Our bank is the third oldest independently owned bank in the state of Texas. I have just been informed of Wal-Mart's intent to provide banking services to their customers. I believe this would be a serious mistake that would cause long term problems for the traditional banks in Texas as well as Wal-Mart.

First of all, in my lifetime I have witnessed local variety stores, pharmacies, grocery stores, and other small businesses suffer to the point of closing, due to the emergence of Wal-Mart stores. I realize that Wal-Mart's administration is trying to make it convenient for customers however, while this corporation continues to grow, hundreds if not thousands of smaller entities are being crushed in the process. Is it fair for one company to reap all monetary benefits from hard working citizens like you and I?

Second of all, vendors of Wal-Mart and employees alike would feel extremely pressured if not forced into banking with this financial institution. When this happens, thousands of current banking relationships will cease to exist.

I firmly believe there are many out there that would be in agreement with my take on this issue; however, many times issues such as these are kept under lid to prevent the controversy that is to be expected. Information that has the ability to affect so many citizens should be given to the citizens to afford them the opportunity to prevent foreseen catastrophes.

Please rethink this suggestion for the good of small corporations as well as for Wal-Mart. I appreciate your consideration.

Sincerely,

  
Marvin E. Singleton, III  
President